

Springleaf Funding Trust 2015-A

Monthly Servicer Report

Collection Period	
Beginning Date	01/01/2017
End Date	01/31/2017
Payment Date	02/15/2017
Transaction Month	24
30/360 Days	30

ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: January 31, 2015
 Closing Date: February 26, 2015

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAFICO</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	1,249,994,336.95	319,247	609	27.88%	35.00
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>	
Class A Notes	931,250,000.00	74.50%	3.16%	November 15, 2024	
Class B Notes	113,120,000.00	9.05%	3.62%	November 15, 2024	
Class C Notes	52,500,000.00	4.20%	5.04%	November 15, 2024	
Class D Notes	65,620,000.00	5.25%	6.31%	November 15, 2024	
Aggregate Note Principal Balance	1,162,490,000.00	93.00%			
Overcollateralization Amount	87,504,336.95	7.00%			
Initial Loan Principal Balance:	1,249,994,336.95	100.00%			

NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

	<u>Beginning of Period</u>		<u>End of Period</u>		<u>Change</u>
	<u>Note Balance</u>	<u>Note Factor</u>	<u>Note Balance</u>	<u>Note Factor</u>	
Class A Notes	931,250,000.00	1.00000	931,250,000.00	1.00000	\$0.00
Class B Notes	113,120,000.00	1.00000	113,120,000.00	1.00000	\$0.00
Class C Notes	52,500,000.00	1.00000	52,500,000.00	1.00000	\$0.00
Class D Notes	65,620,000.00	1.00000	65,620,000.00	1.00000	\$0.00
Aggregate Note Principal Balance	1,162,490,000.00	1.00000	1,162,490,000.00	1.00000	\$0.00

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LOAN PRINCIPAL BALANCE

Beginning of Period Loan Principal Balance	1,250,002,277.01
Principal Collections (Scheduled Principal and Prepayments)	(39,133,395.99)
Charged-Off Loans	(9,435,112.99)
Other Customer Charges Net Increase / (Decrease)	566,104.80
Terminated Loans	(24,852,456.72)
New Loans (Renewals)	38,555,680.52
Loan Principal Balance prior to Payment Date Loan Actions	1,215,703,096.63
Proposed Loans (to be added to the Loan Schedule as Additional Loans)	34,298,615.24
Exchanged Loans	0.00
Replacement Loans (to be added to the Loan Schedule as Additional Loans)	0.00
Excluded Loans	0.00
Released Loans	0.00
Repurchased Loans	0.00
Ending Loan Principal Balance	1,250,001,711.87

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	26.72%	26.71%
Weighted Avg. FICO*	601	601
Weighted Avg. Loan Remaining Term (WALRT)	36.42	36.15
Loan Principal Balance	1,250,002,277.01	1,250,001,711.87
Number of Loans	280,174	282,032

Additional Loan Information for the Payment Date on 2/15/2017**

Weighted Avg. Coupon (WAC)	27.69%
Weighted Avg. FICO*	605
Loan Principal Balance	72,636,197.90
Number of Loans	15,313

*FICO scores determined at time of origination

**Additional Loans include New Loans (Renewals), Proposed Loans, and Replacement Loans

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COLLECTIONS

Principal:	
Principal Collections	39,133,395.99
Principal Used for Incremental Renewals	(13,703,223.80)
Other Customer Charges Net Increase / (Decrease)	(566,104.80)
Repurchased Contract Proceeds Related to Principal	-
Recoveries/Liquidation Proceeds	<u>1,867,458.48</u>
Total Principal Collections	26,731,525.87
Interest:	
Interest Collections	25,648,617.61
Interest used for Servicing Fee at 4.86%	(5,062,509.22)
Late Fees & Other Misc. Charges	901,676.78
Interest on Repurchase Principal	<u>-</u>
Total Interest Collections	21,487,785.17
Collection Account Interest	21,261.64
Principal Distribution Account Interest	-
Reserve Account Interest	6,028.32
Reserve Draw Account	12,499,943.37
Principal Distribution Account Draw Amount	-
Total Collections	<u>60,746,544.37</u>

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DISTRIBUTIONS

		<u>Calculated Amount</u>	<u>Amount Paid</u>	<u>Shortfall</u>	<u>Carryover Shortfall</u>	<u>Remaining Available Funds</u>
Indenture Trustee/Owner Trustee/Note Registrar/Back-up Servicer Fees		1,000.00	1,000.00	-	-	60,745,544.37
Indemnified Amounts		-	-	-	-	60,745,544.37
Back-up Servicing Fee and Servicing Transition	0.04%	41,666.74	41,666.74	-	-	60,703,877.63
Servicing Transition Costs		-	-	-	-	60,703,877.63
Servicing Fee @ 4.86%	4.86%	-	-	-	-	60,703,877.63
Class A Monthly Interest Amount		2,452,291.67	2,452,291.67	-	-	58,251,585.96
First Priority Principal Payment		-	-	-	-	58,251,585.96
Class B Monthly Interest Amount		341,245.33	341,245.33	-	-	57,910,340.63
Second Priority Principal Payment		-	-	-	-	57,910,340.63
Class C Monthly Interest Amount		220,500.00	220,500.00	-	-	57,689,840.63
Third Priority Principal Payment		-	-	-	-	57,689,840.63
Class D Monthly Interest Amount		345,051.83	345,051.83	-	-	57,344,788.80
Fourth Priority Principal Payment		-	-	-	-	57,344,788.80
Required Reserve Account Amount		12,499,943.37	12,499,943.37	-	-	44,844,845.43
Regular Principal Payment Amount		34,291,240.32	34,291,240.32	-	-	10,553,605.11
Additional Transaction Participant Fees		-	-	-	-	10,553,605.11
Additional Indemnified Amounts		-	-	-	-	10,553,605.11
Residual Released to the PDA		7,374.92	7,374.92	-	-	10,546,230.19
Residual Released to the Depositor		10,546,230.19	10,546,230.19	-	-	-
Total			<u>60,746,544.37</u>			

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RESERVE ACCOUNT

Beginning Period Reserve Account Amount		12,499,943.37
Reserve Draw Amount		12,499,943.37
Reserve Deposit Amount		12,499,943.37
Ending Period Reserve Account Amount		12,499,943.37
Change in Reserve Account Balance		-
Required Reserve Account Amount @ 1.00% of Initial Pool Balance	1.00%	12,499,943.37

PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Distribution Account Amount		-
Principal Distribution Draw Amount		-
Ending Principal Distribution Amount Prior to Payment Waterfall		-
Principal Distribution Deposit Amount		34,298,615.24
Distribution to Noteholders (except during Revolving Period)		
Class A Noteholders		-
Class B Noteholders		-
Class C Noteholders		-
Class D Noteholders		-
Purchase of Loans on Payment Date		(34,298,615.24)
Ending Period Principal Distribution Account Amount		-
Change in Principal Distribution Account Amount		-

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OVERCOLLATERALIZATION

End of Period Loan Principal Balance	1,250,001,711.87
End of Period Principal Distribution Account Amount	-
End of Period Note Principal Balance	1,162,490,000.00
Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance)	<u>87,511,711.87</u>
Required Overcollateralization Amount	87,504,336.95
In Compliance	YES

DELINQUENCY AND NET LOSS ACTIVITY

	<u>Number of Loans</u>	<u>Number of Loans %</u>	<u>Loan Prin Balance</u>	<u>Loan Prin Balance %</u>
Current	237,865	84.34%	1,062,144,098.35	84.97%
1-29 Days	28,624	10.15%	129,387,576.49	10.35%
30-59 Days	4,377	1.55%	16,563,189.73	1.33%
60-89 Days	2,925	1.04%	11,069,279.05	0.89%
90 + Days	8,241	2.92%	30,837,568.25	2.47%
	<u>282,032</u>		<u>1,250,001,711.87</u>	
Total Delinquent Loans	11,166	3.96%	41,906,847.30	3.35%
Changed-Offs Loans				
Current Period NET Changed-Off Loans				7,567,654.51
Beginning Period Loan Principal Balance				1,250,002,277.01
Monthly Net Loss Percentage				7.26%
Monthly Net Loss Percentage for 1st Preceding Collection Period				8.17%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.31%
Three-month average Monthly Net Loss Percentage for Current Period				<u>7.58%</u>
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				7.66%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.06%

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REINVESTMENT CRITERIA EVENTS

	<u>Initial Pool</u>	<u>Current Pool</u>	<u>Limit</u>	<u>In Compliance</u>
Unsecured or Other Secured Loans	52.56%	50.87%	65.00%	YES
Risk Level: E	1.79%	3.03%	6.00%	YES
Risk Level: E or D	10.20%	12.65%	15.00%	YES
Risk Level: E to (and including) C	37.92%	42.32%	50.00%	YES
Risk Level: E to (and including) B	65.57%	68.51%	75.00%	YES
Risk Level: E to (and including) A	84.70%	85.39%	90.00%	YES
Risk Level: E to (and including) P	92.57%	92.38%	95.00%	YES
Risk Level: No risk Level	0.23%	1.00%	2.00%	YES
Top 3 Customer State	26.88%	25.76%	40.00%	YES
Any Customer State (except for the top 3)	6.28%	6.18%	15.00%	YES
Original Term > 60 months	1.77%	1.15%	6.00%	YES
Weighed Avg. Coupon (WAC)	27.88%	26.71%	20.50%	YES
Weighed Average Loan Remaining Term	35.00	36.15	42.00	YES
Coupon below 10%	0.06%	0.87%	7.50%	YES
Original balance > \$25,000	0.63%	0.53%	4.00%	YES
Overcollateralization Event		NO		
Reinvestment Criteria Event		NO		
Reinvestment Criteria Event for 1st Preceding Collection Period		NO		
Reinvestment Criteria Event for 2nd Preceding Collection Period		NO		
12-Month Exchanged/Reserved Loans	-	6,044,242.64	249,998,867.39	YES
UPB of Replacement loans >= UPB of Exchanged loans		True	95.00%	YES

AMORTIZATION EVENTS

3-Consecutive Month Reinvestment Criteria Event				NO
3-Month Annualized Net Loss Trigger			17.00%	NO
Servicer Default				NO

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HISTORICAL DELINQUENCY

<u>Payment Date</u>		<u>1 - 29 Days</u>	<u>30 - 59 Days</u>	<u>60 - 89 Days</u>	<u>90 + Days</u>	<u>Total Delinquent Loans</u>
2/15/2017	Number of Accounts	28,624	4,377	2,925	8,241	11,166
	Loan Principal Balance	129,387,576.49	16,563,189.73	11,069,279.05	30,837,568.25	41,906,847.30
1/17/2017		27,920	4,353	3,127	8,542	11,669
		122,762,743.20	16,366,039.57	11,652,138.72	32,144,044.56	43,796,183.28
12/15/2016		32,590	4,735	3,580	8,415	11,995
		145,536,297.07	17,271,236.70	13,437,146.35	31,613,435.51	45,050,581.86
11/15/2016		35,528	6,165	3,645	8,119	11,764
		159,699,595.15	23,328,989.62	13,693,612.56	30,493,657.75	44,187,270.31
10/17/2016		34,518	5,695	3,573	7,833	11,406
		153,892,529.23	21,307,307.74	13,562,829.90	29,123,142.77	42,685,972.67
09/15/2016		35,841	5,798	3,487	7,361	10,848
		160,361,875.81	21,885,324.24	13,161,520.05	27,172,427.22	40,333,947.27
08/15/2016		35,392	5,802	3,348	6,793	10,141
		157,367,759.18	21,711,956.04	12,657,571.99	25,367,099.78	38,024,671.77
07/15/2016		35,368	5,112	3,211	6,370	9,581
		156,661,145.03	18,907,690.72	12,069,163.85	23,925,246.61	35,994,410.46
06/15/2016		37,916	5,610	2,879	6,337	9,216
		167,832,718.67	20,871,562.27	10,587,537.85	23,610,246.00	34,197,783.85
05/16/2016		34,473	4,844	2,567	7,072	9,639
		151,486,148.33	18,152,895.21	9,755,342.82	26,057,158.52	35,812,501.34
04/15/2016		31,868	4,071	2,695	7,843	10,538
		141,402,309.38	15,308,663.65	9,940,822.64	28,563,216.36	38,504,039.00
03/15/2016		33,268	4,620	2,760	9,106	11,866
		149,002,003.37	17,413,290.77	9,844,591.25	33,335,258.04	43,179,849.29